

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF GEORGIA
ATHENS DIVISION

IN RE: * CHAPTER 13
*
ALLISON N. PRACHT, * CASE NO. 11-30594
Debtor. *

NOTICE OF MODIFICATION OF PLAN AND OPPORTUNITY TO OBJECT

The above-referenced Debtor has filed with the Court a modification of her Chapter 13 Plan. This notice is served pursuant to M.D. Ga LBR 2002-1(a).

YOUR RIGHTS MAY BE AFFECTED. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

IF YOU DO NOT WANT THE PLAN MODIFIED AS SET FORTH IN THE MODIFICATION, OR IF YOU WANT THE COURT TO CONSIDER YOUR VIEW ON THE MODIFICATION, THEN YOU OR YOUR ATTORNEY MUST FILE AN OBJECTION TO CONFIRMATION OF THE PLAN WITH THE COURT AND SERVE A COPY OF THE OBJECTION ON THE UNDERSIGNED ON OR BEFORE **NOVEMBER 5, 2011**. IF YOU OR YOUR ATTORNEY DO NOT TAKE THESE STEPS, THE COURT MAY DECIDE THAT YOU DO NOT OPPOSE THE RELIEF SOUGHT IN THE MODIFICATION AND MAY ENTER AN ORDER CONFIRMING THE PLAN AS MODIFIED. IF AN OBJECTION IS FILED, THE COURT WILL CONSIDER THE OBJECTION AT THE CONFIRMATION HEARING SCHEDULED AT **3:30 O'CLOCK P.M. ON THE 21ST DAY OF NOVEMBER, 2011** IN THE UNITED STATES COURTROOM, POST OFFICE BUILDING, 115 E. HANCOCK AVENUE, ATHENS, GEORGIA 30601.

ANY OBJECTION MUST BE FILED WITH THE CLERK, UNITED STATES BANKRUPTCY COURT, PO BOX 1957, MACON, GEORGIA 31202, (478) 752-3506 WITH A COPY SERVED ON THE UNDERSIGNED.

This 14 day of October, 2011.

HARRIS & LIKEN, L.L.P.



CHRISTOPHER J. LIKEN, Attorney for Debtor
State Bar No. 452355

PO Box 1586
Athens, GA 30603
(706) 613-1953

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF GEORGIA
ATHENS DIVISION

IN RE: * CHAPTER 13
*
ALLISON N. PRACHT, * CASE NO. 11-30594
Debtor. *

DEBTOR'S PRE-CONFIRMATION MODIFICATION OF CHAPTER 13 PLAN

COMES NOW the above-referenced Debtor who, pursuant to *11 U.S.C. §1323*, modifies her Chapter 13 Plan as follows:

1.

Debtor modifies her Chapter 13 Plan previously filed in this case to include the provision that she proposes to pay directly to the U.S. Department of Education \$532.12 monthly toward repayment of student loan debt.

2.

Debtor further modifies her Plan to show a base amount of \$15,660.00 to be distributed to general unsecured creditors over the life of the Plan, lowered from the \$20,400.00 shown in the Plan as previously filed.

3.

Other than as modified herein, the Plan as previously filed remains unchanged.

WHEREFORE, Debtor requests that her Chapter 13 Plan as modified be confirmed as the Plan in her Chapter 13 case.

HARRIS & LIKEN, L.L.P.


CHRISTOPHER J. LIKEN
Attorney for Debtor
State Bar No. 452355

PO Box 1586
Athens, GA 30603
(706) 613-1953

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF GEORGIA
ATHENS DIVISION

| | | |
|--------------------|---|-------------------|
| IN RE: | * | CHAPTER 13 |
| | * | |
| ALLISON N. PRACHT, | * | CASE NO. 11-30594 |
| Debtor. | * | |

CERTIFICATE OF SERVICE

I certify that I have this day served a true and correct copy of the foregoing **NOTICE AND DEBTOR'S PRE-CONFIRMATION MODIFICATION OF CHAPTER 13 PLAN** in the manner required by law addressed to all creditors on the attached matrix and also on the following:

Sent electronically to:

Ms. Camille Hope, Chapter 13 Trustee
docomt@chapter13macon.com

This 14 day of October, 2011.



CHRISTOPHER J. LIKEN

Label Matrix for local noticing
113G-3
Case 11-30594
Middle District of Georgia
Athens
Fri Oct 14 16:46:43 EDT 2011

HSBC Bank Nevada, N.A.
Bass & Associates, P.C.
3936 E. Ft. Lowell Rd., Ste. 200
Tucson, AZ 85712-1083

PRA Receivables Management LLC
POB 41067
Norfolk, VA 23541-1067

3
433 Cherry Street
P.O. Box 1957
Macon, GA 31202-1957

American Express
PO Box 981535
El Paso, TX 79998-1535

American Express Bank, FSB
c o Becket and Lee LLP
POB 3001
Malvern, PA 19355-0701

American Express Centurion Bank
c o Becket and Lee LLP
POB 3001
Malvern, PA 19355-0701

BAC HOME LOANS SERVICING, LP fka COUNTRYWIDE
c/o Rubin Lublin Suarez Serrano, LLC
3740 Davinci Court
Suite 100
Norcross, GA 30092-7613

Bank of America
PO Box 15026
Wilmington, DE 19850-5026

Bank of America Mortgage
PO Box 650070
Dallas, TX 75265-0070

Best Buy
PO Box 15521
Wilmington, DE 19850-5521

CANDICA L.L.C.
C O WEINSTEIN AND RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

Capital One
PO Box 85167
Richmond, VA 23285-5167

Chase
PO Box 15298
Wilmington, DE 19850-5298

Chase Bank USA, N.A.
PO Box 15145
Wilmington, DE 19850-5145

Chase United
PO Box 15298
Wilmington, DE 19850-5298

Delta Sky Miles
PO Box 981535
El Paso, TX 79998-1535

(p)DISCOVER FINANCIAL SERVICES LLC
PO BOX 3025
NEW ALBANY OH 43054-3025

Discover Bank
DB Servicing Corporation
PO Box 3025
New Albany, OH 43054-3025

FIA Card Services, NA as successor in interest
Bank of America NA and MBNA America Bank
PO Box 15102
Wilmington, DE 19886-5102

GE Money Bank
PO Box 103104
Roswell, GA 30076-9104

HSBC Bank Nevada, N.A.
by PRA Receivables Management, LLC
PO Box 12907
Norfolk VA 23541-0907

HSBC Gold Mastercard
PO Box 81622
Salinas, CA 93912-1622

IndyMac
PO Box 78826
Phoenix, AZ 85062-8826

OneWest Bank, FSB
2900 Esperanza Crossing
Austin, TX 78758-3658

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

U.S. Department of Education
Direct Loan Servicing Center
P.O. Box 5609
Greenville, TX 75403-5609

U.S. Trustee - MAC 13
440 Martin Luther King Jr. Boulevard
Suite 302
Macon, GA 31201-7987

USAA
Credit Card Resolution Services
PO Box 34894
San Antonio, TX 78265-4894

USAA FEDERAL SAVINGS BANK
C O WEINSTEIN AND RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

Wells Fargo
PO Box 5071
Portland, OR 97208-5071

Wells Fargo Bank, N.A.
c/o Wells Fargo Card Services
Recovery Department
P.O. Box 9210
Des Moines, IA 50306-9210

eCAST Settlement Corporation
POB 29262
New York, NY 10087-9262

Allison N. Pracht
324 Oak Meadow Drive
Athens, GA 30605-4539

Christopher J. Liken
P.O. Box 1586
Athens, GA 30603-1586

Trustee Camille Hope
P.O. Box 954
Macon, GA 31202-0954

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Discover
PO Box 30943
Salt Lake City, UT 84130

Portfolio Recovery Associates, LLC
PO Box 41067
Norfolk VA 23541

(d)Portfolio Recovery Associates, LLC
c/o Gem Loc Fixed Prime
POB 41067
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)BAC Home Loans Servicing, LP fka Countrywi

(d)HSBC Bank Nevada, N.A.
Bass & Associates, P.C.
3936 E. Ft. Lowell Rd, Suite 200
Tucson, AZ 85712-1083

| | |
|---------------------|----|
| End of Label Matrix | |
| Mailable recipients | 35 |
| Bypassed recipients | 2 |
| Total | 37 |